WHEN RECORDED RETURN TO:

RICHARD G. CHAPMAN PO BOX 914 ANACORTES, WA 98221

Skagit County Auditor

4/15/2002 Page

1 of

10:43AM

Auditor File Number: 200105030076

Loan Number:

50531394047249001

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated April 25, 2001 in which RICHARD G. CHAPMAN AND NANCY F. CHAPMAN, HUSBAND AND WIFE, is grantor and Bank of America, N.A., is beneficiary, recorded on May 3, 2001, as Auditor's File No 200105030076, in Volume N/A of Mortgages, at page N/A, Records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by the said trustee in and to the property legally described in said Deed of Trust, situated in Skagit County, Washington.

Dated: April 9, 2002

PRLAP, Inc., True

State of California

County of Orange

By: K. Martin

I certify that I know or have satisfactory evidence that K. Martin is the individual who in my presence signed the instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the agent of PRLAP, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: April 9, 2002

NOTARY PUBLIC FOR THE STATE OF CALIFORNIA

M. Najera

M. NAJERA COMM. # 1276475 OTARY PUBLIC, CALIFORNIA LOS ANGELES COUNTY My Comm. Expires September 10, 2004